

**Information to identify the case:**

Debtor 1	<b>Heather M Pizza</b>	Social Security number or ITIN	xxx-xx-1466
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-21421-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Heather M Pizza  
fka Heather Novak

9/27/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Heather M Pizza  
 Debtor

Case No. 18-21421-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

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 Total Noticed: 30

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db +Heather M Pizza, 1756 West McGalliard Avenue, Hamilton, NJ 08610-3244  
 cr +MTGLQ INVESTORS, L.P., RAS Crane, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170,  
 DULUTH, GA 30097-8461  
 517574548 +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Re: RWJ Hospital,  
 Miami, FL 33157-6437  
 517574551 +Di Tech, 2100 E. Elliot Road, Building 94, Tempe, AZ 85284-1806  
 517574554 +Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Di Tech,  
 Philadelphia, PA 19106-1541  
 517574555 +Lab Corp., PO Box 2240, Burlington, NC 27216-2240  
 517574556 +Lenox Socey Wilgus, Re: American Trading; DC 439-16, 136 Franklin Corner Road, Suite 110,  
 Lawrence, NJ 08648-2586  
 518297803 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,  
 Irvine, CA 92619-2708  
 518297804 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,  
 Irvine, CA 92619, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-2708  
 517574558 +Mullooly Jeffrey & Ronney, PO Box 9036, Re: Bank of America; DC 796-18,  
 Syosset, NY 11791-9036  
 517574559 +Pressler & Pressler, 7 Entin Road, Re: Midland Funding; GEMB/GAP; DC 3117-18,  
 Parsippany, NJ 07054-5020  
 517574562 +SLS, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 517615885 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2019 23:55:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 27 2019 23:55:13 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: CHRM.COM Sep 28 2019 03:33:00 Santander Consumer USA Inc. dba Chrvsler Capital a,  
 PO Box 961278, Ft. Worth, TX 76161-0278  
 517574547 EDI: BANKAMER.COM Sep 28 2019 03:33:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 517574549 +EDI: CAPITALONE.COM Sep 28 2019 03:33:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517671228 EDI: CAPITALONE.COM Sep 28 2019 03:33:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517574550 +EDI: CHRM.COM Sep 28 2019 03:33:00 Chrysler Capital, PO Box 961275,  
 Fort Worth, TX 76161-0275  
 517574552 +EDI: DISCOVER.COM Sep 28 2019 03:33:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 517699031 E-mail/Text: bankruptcy.bnc@ditech.com Sep 27 2019 23:54:58 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 517574553 +EDI: RMSC.COM Sep 28 2019 03:33:00 GEMB/GAP, PO Box 103104, Roswell, GA 30076-9104  
 517574557 +EDI: MID8.COM Sep 28 2019 03:33:00 Midland Credit Mngmt, Re: Synch/Gap,  
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 517574560 +EDI: RMCB.COM Sep 28 2019 03:28:00 Retrieval Masters Creditors Bureau, Re: Lab Corp,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 517574561 +E-mail/Text: rwjebn@rwjbh.org Sep 27 2019 23:57:52 Robert Wood Johnson Hospital,  
 One Hamilton Health Pl., Attn: Patient Accounts, Trenton, NJ 08690-3599  
 517693451 +EDI: CHRM.COM Sep 28 2019 03:33:00 Santander Consumer USA Inc. d/b/a/ Chrysler Capita,  
 P.O. BOX 961275, FORT WORTH, TX 76161-0275  
 517874151 +E-mail/Text: bkteam@selenefinance.com Sep 27 2019 23:54:46 Selene Finance LP,  
 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546  
 517874152 +E-mail/Text: bkteam@selenefinance.com Sep 27 2019 23:54:46 Selene Finance LP,  
 9990 Richmond Ave, Suite 400 South, Houston, TX 77042, Selene Finance LP,  
 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546  
 517576007 +EDI: RMSC.COM Sep 28 2019 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Sep 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor MTGLQ INVESTORS, L.P. bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,  
maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org  
John Zimnis on behalf of Debtor Heather M Pizza njbankruptcylaw@aol.com.  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrvsler Capital as  
servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin M. Buttery on behalf of Creditor MTGLQ INVESTORS, L.P. bkyefile@rasflaw.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor MTGLQ INVESTORS, L.P. smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10